

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:	}	CASE NUMBER 10-68339-mhm
	}	
Okiki P Louis	}	CHAPTER 7
Kevin Walters	}	
DEBTORS	}	

AMENDMENT TO CHAPTER 7 PETITION AND SCHEDULES

COMES NOW DEBTOR amends Schedule F, as per attached respectively, to add unsecured creditors.

WHEREFORE, Debtor prays that this Amendment be allowed, and for such other and further relief as the Court deems appropriate and just.

Respectfully submitted,

Dated: Tuesday, June 15, 2010

Saedi & Wells, LLC

Lorena L. Saedi 622072 /S

Lorena L. Saedi 622072, Attorney for Debtor

2385 Wall Street, SE

Conyers, Georgia 30013

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B6F (Official Form 6F) (12/07)

In re **Okiki P Louis,
Kevin Walters**Case No. **10-68339-mhm**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. America Servicing Company PO BOX 10388 Des Moines, IA 50306	J	NOTICE				0.00
Account No. American Express P.O. Box 530001 Atlanta, GA 30353	H	Credit card				1,031.00
Account No. 3725-252495-71007 American Express P.O. Box 6618 Omaha, NE 68105	J	Credit card				0.00
Account No. 3715-399455-82003 American Express P.O. Box 530001 Atlanta, GA 30353	J	Credit card				0.00
Subtotal (Total of this page)						1,031.00

6 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Okiki P Louis,
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Case No. **10-68339-mhm**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No.			Credit card				
American Express Business PO Box 297858 Fort Lauderdale, FL 33329		J					1,378.00
Account No.			other				
AT&T PO Box 105262 Atlanta, GA 30348		J					1,562.00
Account No. 4800-1130-2325-3409			Credit card				
Bank of America PO Box 15019 Wilmington, DE 19850		-					7,240.00
Account No. 5474-1516-2331-9032			Business Credit Card				
Bank of America PO Box 151814 Wilmington, DE 19850		-					10,154.65
Account No. 100023509002			Business Loan				
Bank of America PO BOX 809155 Chicago, IL 60680		-					339,943.21
Sheet no. 1 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							360,277.86

B6F (Official Form 6F) (12/07) - Cont.

In re **Okiki P Louis,
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Case No. **10-68339-mhm**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 22154878	J	Foreclosed home balance				116,000.00
Bank of America P.O. Box 30770 Tampa, FL 33630-3770						
Account No.	J	other				10,232.00
Bank of America PO Box 15710 Wilmington, DE 19886						
Account No.	J	other				1,495.00
BioForm Medical 4133 Courtney Road #10 Franksville, WI 53126						
Account No. 11003274	-	Account				2,500.00
BioForm Medical Inc. Dept 2073 Denver, CO 80291						
Account No. 10329	J	NOTICE				0.00
Catawba River Plantation HOA c/o Cedar Management Group Po Box 26844 Charlotte, NC 28221						
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			130,227.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Okiki P Louis,
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Case No. **10-68339-mhm**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. 4147-2020-1306-5485 Chase PO Box 15153 Wilmington, DE 19886		-	Credit card				17,020.00
Account No. 0001686010920 Chase Home Finance 3415 Vision Dr Columbus, OH 43219		J	Foreclosed property balance				47,847.00
Account No. Chase Industries PO Box 790448 Saint Louis, MO 63179		J					0.00
Account No. 6011-0047-4027-2873 Discover Po Box 15251 Wilmington, DE 19886		J	Credit card				0.00
Account No. 8307018842 GMAC Mortgage 500 Enterprise Rd. Ste. 150 Horsham, PA 19044		J	Foreclosed home balance				21,699.99
Sheet no. 3 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							86,566.99

B6F (Official Form 6F) (12/07) - Cont.

In re **Okiki P Louis,
Kevin Walters**

Case No. **10-68339-mhm**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		other				
Heritage Property Management 500 Sugar Mill Road Building B Suite 200 Atlanta, GA 30350	J					0.00
Account No.		other				
ISTA North America PO Box 650596 Dallas, TX 75265	J					0.00
Account No.		Lease				
Jackson Oats & Shaw 101 Marietta Street #3175 Atlanta, GA 30303	-					0.00
Account No.		other				
Neocutis 512 E 11 Mile Road Suite 100 Royal Oak, MI 48067	J					2,806.00
Account No.		other				
Obagi Medical Products, Inc 3760 Kilroy Airport Way Suite 500 Long Beach, CA 90806	J					4,577.00
Sheet no. 4 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						7,383.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Okiki P Louis,
Kevin Walters**

Case No. **10-68339-mhm**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. 0010704153			Foreclosed home balance				27,279.00
Realtone Resolutions P.O. Box 36655 Dallas, TX 75235	J						
Account No. 51210796079664519367			Credit card				2,090.00
Sears PO Box 183082 Columbus, OH 43218	-						
Account No. 5121079671870459			Credit card				3,384.00
Sears PO Box 182149 Columbus, OH 43218	-						
Account No.			NOTICE				0.00
Shapiro & Swertfeger 2872 Woodstock Blvd Duke Bld. Suite 100 Atlanta, GA 30341	J						
Account No. 08809714534100044			Loan				11,353.00
SunTrust PO Box 79282 Baltimore, MD 21279	-						
Sheet no. 5 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							44,106.00
Subtotal (Total of this page)							

B6F (Official Form 6F) (12/07) - Cont.

In re **Okiki P Louis,
Kevin Walters**Case No. **10-68339-mhm**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 4012961		Account				144,583.00	
VGM Financial Services 1111 West San Marnan Drive Waterloo, IA 50701		-					
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	144,583.00
						Total (Report on Summary of Schedules)	774,174.85

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Georgia

In re **Okiki P Louis,**
Kevin Walters

Debtors

Case No. **10-68339-mhm**Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	500,000.00		
B - Personal Property	Yes	3	246,715.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		575,919.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		774,174.85	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			44,386.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			51,411.00
Total Number of Sheets of ALL Schedules		20			
Total Assets			746,715.00		
Total Liabilities				1,350,093.85	

United States Bankruptcy Court
Northern District of Georgia

In re **Okiki P Louis,
Kevin Walters**

Debtors

Case No. **10-68339-mhm**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

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IN RE:	}	CASE NUMBER 10-68339-mhm
	}	
Okiki P Louis	}	CHAPTER 7
Kevin Walters	}	
DEBTORS	}	

DECLARATION UNDER PENALTY OF PERJURY

We declare under penalty of perjury that the foregoing is true and correct to the best of our knowledge, information and belief.

Dated: Tuesday, June 15, 2010

Okiki Louis and Kevin Walters
Okiki Louis and Kevin Walters

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §152 and §3571.

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:	}	CASE NUMBER 10-68339-mhm
	}	
Okiki P Louis	}	CHAPTER 7
Kevin Walters	}	
DEBTORS	}	

CERTIFICATE OF SERVICE

The undersigned hereby certifies:

That I am more than 18 years of age, and that on this day, I served a copy of the within Amendment to the Chapter 7 Petition and Schedules, filed in this Bankruptcy Case upon the following, and upon the attached list of creditors, by depositing a copy of same in U.S. Mail and with sufficient postage affixed thereon to ensure delivery to:

Jeffrey K. Kerr
Chapter 7 Trustee
241 W. Wieuca NE, Suite 130
Atlanta, GA 30342

Okiki P Louis
Kevin Walters
1252 Grand View Drive
Mableton, GA 30126

AT&T
PO Box 105262
Atlanta GA 30348

Obagi Medical Products, Inc
3760 Kilroy Airport Way
Suite 500
Long Beach CA 90806

BioForm Medical
4133 Courtney Road #10
Franksville WI 53126

Neocutis
512 E 11 Mile Road
Suite 100
Royal Oak MI 48067

Bank of America
PO Box 15710
Wilmington DE 19886

Heritage Property Management
500 Sugar Mill Road
Building B Suite 200
Atlanta GA 30350

ISTA North America
PO Box 650596
Dallas TX 75265

Chase Industries
PO Box 790448
Saint Louis MO 63179

Dated: Tuesday, June 15, 2010

Saedi & Wells, LLC
Lorena L. Saedi 622072 /S
Lorena L. Saedi 622072, Attorney for Debtor
2385 Wall Street, SE
Conyers, Georgia 30013
Phone: (404) 965-3007
Fax: (404) 965-3007
Lsaedi@saediwellslaw.com

Supplemental Matrix

AT&T

PO Box 105262

Atlanta GA 30348

Obagi Medical Products, Inc

3760 Kilroy Airport Way

Suite 500

Long Beach CA 90806

BioForm Medical

4133 Courtney Road #10

Franksville WI 53126

Neocutis

512 E 11 Mile Road

Suite 100

Royal Oak MI 48067

Bank of America

PO Box 15710

Wilmington DE 19886

Heritage Property Management

500 Sugar Mill Road

Building B Suite 200

Atlanta GA 30350

ISTA North America

PO Box 650596

Dallas TX 75265

Chase Industries

PO Box 790448

Saint Louis MO 63179